

Preventative Actions:

- Be conscious of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Check your monthly bills and statements for questionable charges. Call as soon as you notice that a bill is a late or incorrect. If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Always shred preapproved credit applications, credit card receipts, bills and other financial information you do not want before discarding them in the trash or recycle bin.
- Watch out for e-mails that look like official messages from banks or merchants asking you to "update" or "verify" account or billing information. These messages, which often contain realistic logos of well-known banks, online retailers and credit card companies, are designed to fool recipients into divulging personal financial data.



If you have any further questions or concerns, please contact the Attorney General's Bureau of Consumer Protection toll-free hotline at 1-800-441-2555.

To Obtain Copies of Your Credit Report contact:

Equifax
P.O. Box 105851
Atlanta, GA 30348-5851
1-800-685-1111

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742

TransUnion
P.O. Box 1000
Chester, PA 19022
1-800-888-4213

Free Annual Credit Report
Annual Credit Report Request Service
PO Box 105283
Atlanta, GA 30348-5283
1-877-322-8228
www.annualcreditreport.com

www.attorneygeneral.gov

PROTECT YOURSELF

P E N N S Y L V A N I A
ATTORNEY GENERAL
TOM CORBETT

How to avoid



Identity Theft

PROTECT YOURSELF



*Dear Fellow
Pennsylvanian:*

*As your Attorney
General, I want to
alert you and all
Pennsylvanians to
the growing
problem of*

***IDENTITY THEFT.** Identity theft is
a form of consumer fraud in which
a person wrongfully obtains and
uses somebody else's personal or
financial information. Thieves
collect this information by stealing
mail, spying for PIN numbers at
ATM machines, and even sorting
through trash for financial
statements and receipts.*

*Your social security number, bank
account and credit card numbers,
passwords and other personal and
financial information are important
identifiers that you need to protect.
This brochure is designed to help
you become familiar with the steps
necessary to reduce access to your
personal information and protect
yourself from identity theft.*

Tom Corbett

**TOM CORBETT,
Attorney General**

P E N N S Y L V A N I A

PROTECT YOURSELF

*Follow these precautionary steps to help reduce
your chances of becoming an identity theft victim.*



Minimize the amount of information
that a thief can steal:

- Do not carry all your credit cards, your Social Security card, passport, and birth certificate in your wallet or purse at all times. Carry these only when needed.
- Carefully monitor your monthly credit card statements and order a credit report once a year to check for inaccuracies and fraudulent use of your accounts. You can obtain your credit report for free once a year from each of the three nationwide credit bureaus by calling 1-877-322-8228 or visiting www.annualcreditreport.com.
- When ordering new checks, do not provide unnecessary information such as your social security number, telephone number and driver's license number. This information on a check is too easily available and an easy target.
- Never give out your credit card number or bank account number over the phone unless you know the organization is reputable.
- Never throw ATM receipts in a public trash container, keep the receipts.
- Be very careful when using your credit card or providing other personal or financial information on the internet or over the phone. Only provide this information when you are sure who you are dealing with and, if using the internet, on websites you know are secure.



Passwords and Personal
Identification Numbers (PINs):

- When creating your password do not use the obvious such as your birth date, social security number, or a portion of your first, middle or last name.
- Ask your financial institution about adding security to your account.
- Memorize all your passwords, don't record them on paper or carry them in your wallet.